United States Bankruptcy Court
Eastern District of New York

In re:
Lisa M Benedetto
Debtor

Case No. 16-42815-ess
Chapter 7

# CERTIFICATE OF NOTICE

District/off: 0207-1 User: admin Page 1 of 1 Date Rcvd: Oct 05, 2016
Form ID: 318DI7 Total Noticed: 24

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

| | |
|---|---|
| db | +Lisa M Benedetto, 96 Vulcan Street, Staten Island, NY 10305-4221 |
| smg | NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719 |
| smg | +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001 |
| 8823743 | American Coradius International LLC, 2420 Sweet Home Rd Ste 150, Amherst, NY 14228-2244 |
| 8823745 | +Catipal One Bank, 60 Motor Parkway C/O Forster & Garbus, Commack, NY 11725-5710 |
| 8823747 | +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239 |
| 8823748 | Lab Corp, 521 W 57th St, New York, NY 10019-2929 |
| 8823749 | Minkowitz Pathology, 2810 Avenue K, Brooklyn, NY 11210-3746 |
| 8823750 | National Recovery Agency, PO Box 67015, Harrisburg, PA 17106-7015 |
| 8823751 | Patricia C McCormack MD PC Nationwide Me, PO Box 1212, Clifton, NJ 07012-0712 |
| 8823752 | Quest Diagnostics, PO Box 7308, Hollister, MO 65673-7308 |
| 8823753 | +Selip & Stylianou LLP, 199 Crossways Park Drive, Woodbury Drive, NY 11797-2016 |
| 8823755 | +Statewide Credit Servi, 734 Franklin Ave Ste 471, Garden City, NY 11530-4525 |
| 8823756 | +Us Dept Of Ed/glelsi, 2401 International, Madison, WI 53704-3121 |
| 8823757 | +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860 |
| 8823758 | Victory Ambulatory Services LLC, 95 New Dorp Plz N Fl 2, Staten Island, NY 10306-2903 |

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

| | |
|---|---|
| smg | +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Oct 05 2016 18:21:47 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300 |
| smg | +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Oct 05 2016 18:21:17 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449 |
| 8823742 | EDI: RMCB.COM Oct 05 2016 18:18:00 AMCA, PO Box 1235, Elmsford, NY 10523-0935 |
| 8823744 | +EDI: HNDA.COM Oct 05 2016 18:18:00 American Honda Finance, 470 Granby Road, South Hadley, MA 01075-3218 |
| 8823746 | EDI: CCS.COM Oct 05 2016 18:23:00 CCS, PO Box 55126, Boston, MA 02205-5126 |
| 8823754 | EDI: SWCR.COM Oct 05 2016 18:18:00 Southwest Credit Systems, LP, 4120 International Pkwy Ste 1100, Carrollton, TX 75007-1958 |
| 8823759 | +EDI: WFFC.COM Oct 05 2016 18:18:00 Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335 |
| 8823760 | +E-mail/Text: bankruptcynotice@westlakefinancial.com Oct 05 2016 18:21:18 Westlake Financial Svc, 4751 Wilshire Blvd Suite 100, Los Angeles, CA 90010-3847 |

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2016 Signature: /s/Joseph Speetjens

---

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com, theston@windelsmarx.com;ahollander@windelsmarx.com;n159@ecfcbis.com;jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Lisa M Benedetto kzazz007@yahoo.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**

| | | | |
|---|---|---|---|
| Debtor 1 | **Lisa M Benedetto**<br>First Name Middle Name Last Name | Social Security number or ITIN | **xxx−xx−4379** |
| | | EIN | _ _−_ _ _ _ _ _ _ |
| Debtor 2<br>(Spouse, if filing) | First Name Middle Name Last Name | Social Security number or ITIN | _ _ _ _ |
| | | EIN | _ _−_ _ _ _ _ _ _ |

United States Bankruptcy Court Eastern District of New York
271−C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201−1800

Case number: **1−16−42815−ess** Chapter: **7**

## Order of Discharge of Debtor(s)

**Revised: 12/15**

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Lisa M Benedetto

**BY THE COURT:**

Dated: October 5, 2016

s/ Elizabeth S. Stong
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

### Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

a. Debts for most taxes;

b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);

c. Debts that are domestic support obligations;

d. Debts for most student loans;

e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;

f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;

g. Some debts which were not properly listed by the debtor;

h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;

i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;

j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**